

Case No. _____

Chapter 13

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.

2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

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IN RE RIVERA CRUZ, TEDWIN ARIEL

Case No. _____

Debtor(s)

CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 1

LQV: \$ 0.00

PRIORITIES: PR TREASURY DEPARTMENT (HACIENDA), \$950.00

IRS, IF ANY, \$1.00

LIC. BLAS MARRERO-DE JESUS (DSO) \$800.00

LIQUIDATION VALUE: \$0.00

PRIORITIES: TREASURY DEPARTMENT: \$950.00 AND IRS: \$1.00 (IF ANY)

1. TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR 11 USC 330.

2. FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325(a)(5).

3. ANY POST PETITION INCOME TAX REFUND THAT DEBTOR(S) WOULD BE ENTITLED TO RECEIVE DURING THE TERM OF THE PLAN WILL BE USED TO FUND THIS PLAN. AFTER ITS CONFIRMATION, AND WITHOUT FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASE, IN AN AMOUNT EQUAL TO THE AMOUNT OF EACH INCOME TAX REFUND.

4. STEP UP PAYMENT IN MONTH NUMBER 31 IS AT THE TIME DEBTOR PAYS OFF RETIREMENT LOAN. RETIRO LOAN MATURITY DATE: MARCH 30TH, 2017

5. SURRENDER OF COLLATERAL: DEBTOR(S) SURRENDERS THE FOLLOWING COLLATERAL TO THE NAMED LIEN HOLDER(S) IN PARTIAL PAYMENT OF ITS CLAIM. UPON CONFIRMATION, THE STAY IS ALSO LIFTED AS TO THE COLLATERAL ONLY, TO ALLOW LIEN HOLDER(S) TO PROCEED WITH IN REM REMEDIES ONLY. ANY ALLOWED CLAIM BY A CREDITOR OR CREDITORS PROVIDED FOR IN THIS SECTION SHALL RECEIVE NO DISTRIBUTION UNDER THE PLAN, AS TO ITS SECURED PORTION. ALL PAYMENTS AND DEDUCTIONS REGARDING THE OBLIGATION SECURED BY THE COLLATERAL SHALL IMMEDIATELY CEASE AND SHALL BE STOPPED BY ANY ENTITY MAKING THEM OR WITHDRAWING THEM. ANY UNSECURED PORTION OF THE CLAIM AS FILED, OR LATER FILED TO REFLECT A DEFICIENCY BALANCE AFTER SURRENDER, SHALL BE PAID AS AN UNSECURED CLAIM PURSUANT TO THIS PLAN:

5-1. CREDITOR AEELA

5-1. AEELA AS TO COLLATERAL SAVINGS AND DIVIDENDS.

5-2 FEDECOOP

5-2 FEDECOOP AS COLLATERAL SHARES AND SAVINGS.

6. DEBTOR WILL CONTINUE MAKING CHILD SUPPORT POST-PETITION PAYMENTS DIRECTLY TO MRS. YAMARIS VILLANUEVA-MORALES OR TO THE PERSON INSTRUCTED BY LOCAL COURT TO RECEIVE SUCH PAYMENTS. DEBTOR INFORMS THAT HE MAKES CHILD SUPPORT PAYMENTS BY PAYROLL DEDUCTION.